

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

Lorena Barbosa

Debtor(s)

Case No. 17-00923

---

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 01/12/2017.
- 2) The plan was confirmed on 08/25/2017.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 03/02/2018.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 11/29/2017, 08/14/2018.
- 5) The case was dismissed on 09/28/2018.
- 6) Number of months from filing to last payment: 14.
- 7) Number of months case was pending: 23.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$4,300.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$4,577.00
Less amount refunded to debtor	\$0.00

**NET RECEIPTS:** **\$4,577.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$2,235.20
Court Costs	\$0.00
Trustee Expenses & Compensation	\$240.43
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$2,475.63**

Attorney fees paid and disclosed by debtor: \$0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AVANT INC	Unsecured	5,827.00	3,742.11	3,742.11	0.00	0.00
BECKET & LEE LLP	Unsecured	204.00	313.69	313.69	0.00	0.00
CAVALRY SPV I LLC	Unsecured	1,161.00	1,161.22	1,161.22	0.00	0.00
COMENITY BANK	Unsecured	211.00	242.97	242.97	0.00	0.00
COMENITY BANK	Unsecured	60.00	277.84	277.84	0.00	0.00
COMENITY BANK	Unsecured	209.00	209.91	209.91	0.00	0.00
ECMC	Unsecured	61,292.00	61,561.29	61,561.29	0.00	0.00
ILLINOIS DEPT OF EMPLOYMENT SE	Unsecured	7,389.24	7,389.24	7,389.24	0.00	0.00
ILLINOIS DEPT OF REVENUE	Unsecured	388.92	388.92	388.92	0.00	0.00
ILLINOIS DEPT OF REVENUE	Priority	3,525.28	3,525.28	3,525.28	0.00	0.00
ILLINOIS STUDENT ASSIST COMM	Unsecured	NA	37,734.30	37,734.30	0.00	0.00
ILLINOIS TITLE LOANS INC	Unsecured	606.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Unsecured	2,385.52	2,385.52	2,385.52	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	14,439.33	14,439.33	14,439.33	0.00	0.00
JEFFERSON CAPITAL SYSTEMS	Unsecured	1,102.00	1,102.36	1,102.36	0.00	0.00
LOGIX FEDERAL CREDIT UNION	Secured	18,001.04	18,001.04	18,001.04	1,631.49	469.88
LVNV FUNDING	Unsecured	828.00	828.82	828.82	0.00	0.00
MIDLAND CREDIT MGMT AGENT FO	Unsecured	464.00	499.33	499.33	0.00	0.00
MIDLAND CREDIT MGMT AGENT FO	Unsecured	576.00	576.61	576.61	0.00	0.00
MIDLAND CREDIT MGMT AGENT FO	Unsecured	1,058.00	1,094.63	1,094.63	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	1,501.00	1,501.11	1,501.11	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	463.00	535.42	535.42	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	195.00	195.76	195.76	0.00	0.00
QUANTUM3 GROUP	Unsecured	276.00	276.66	276.66	0.00	0.00
QUANTUM3 GROUP	Unsecured	3,700.00	3,700.42	3,700.42	0.00	0.00
MIDWEST RECOVERY	Unsecured	510.00	NA	NA	0.00	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
SYNCB/PAYPAL SMART CON	Unsecured	373.00	NA	NA	0.00	0.00
PURCHASING POWER	Unsecured	2,000.00	NA	NA	0.00	0.00
CAPITAL ONE	Unsecured	733.00	NA	NA	0.00	0.00
CAPITAL ONE/MARCS	Unsecured	1,413.00	NA	NA	0.00	0.00
EDUCATION AES	Unsecured	17,774.00	NA	NA	0.00	0.00
ATG CREDIT	Unsecured	381.00	NA	NA	0.00	0.00
CREDIT ONE BANK	Unsecured	565.00	NA	NA	0.00	0.00
EDUCATION EDFINANCIAL SVCS	Unsecured	18,767.00	NA	NA	0.00	0.00
EMPACT EMERGENCY	Unsecured	100.00	NA	NA	0.00	0.00
FAIR COLLECTION AND OUT/ALARA	Unsecured	758.00	NA	NA	0.00	0.00
SYNCHRONY BANK	Unsecured	41.00	195.33	195.33	0.00	0.00
TD BANK USA NA	Unsecured	1,801.00	1,875.10	1,875.10	0.00	0.00
US DEPARTMENT OF EDUCATION	Unsecured	12,481.00	15,173.08	15,173.08	0.00	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$18,001.04	\$1,631.49	\$469.88
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$18,001.04</b>	<b>\$1,631.49</b>	<b>\$469.88</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$17,964.61	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$17,964.61</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$142,961.64</b>	<b>\$0.00</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$2,475.63</u>	
Disbursements to Creditors	<u>\$2,101.37</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$4,577.00</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 12/03/2018

By: /s/ Glenn Stearns

\_\_\_\_\_  
Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.